



Order Filed on October 31, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption is in Compliance with D.N.J.L.B.R. 9004-2(c)
Douglas J. Smillie (DS 1052)
Fitzpatrick Lentz & Bubba, P.C.
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Center Valley, PA 18034-0219
610-797-9000
Attorneys for Manufacturers & Traders Trust
Company

In Re:

GARY STILWELL, SR. and
AMY STILWELL

Case No.: 19-20291-MBK

Hearing Date: October 23, 2019

Judge: Michael B. Kaplan

Chapter: 13

Recommended Local Form: ☐ Followed ☒ Modified

**CONSENT ORDER RESOLVING OBJECTION OF SECURED CREDITOR,
MANUFACTURER'S & TRADERS TRUST (M&T), TO THE CHAPTER 13 PLAN**

The relief set forth on the following page, numbered two (2) is hereby ORDERED.

DATED: October 31, 2019

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Gary Stilwell, Sr. and Amy Stilwell

Case No.: 19-20291-MBK

Caption of Order: CONSENT ORDER RESOLVING OBJECTION OF SECURED CREDITOR, MANUFACTURER'S & TRADERS TRUST (M&T), TO THE CHAPTER 13 PLAN

This Consent Order is entered into by and between the Debtors, Gary Stilwell, Sr. and Amy Stilwell, by and through their counsel, William H. Oliver, Jr., and Manufacturers & Traders Trust Company ("M&T"), by and through its counsel, Fitzpatrick Lentz & Bubba, P.C. in order to resolve M&T's Objection to Confirmation filed with this Court on July 3, 2019.

It is hereby stipulated and agreed by and between Debtors and M&T as follows:

ORDERED the Debtor and Secured Creditor agree upon the value of the vehicle as \$9,250.00; and


ORDERED that within fifteen (15) days of the entry of this order, the Secured Creditor will file an Amended Proof of Claim; and

ORDERED that the Debtor shall pay the total prepetition arrears owed to the Secured Creditor in the amount of \$9,250.00 at 6.7% interest for a total amount of \$10,236.00; and

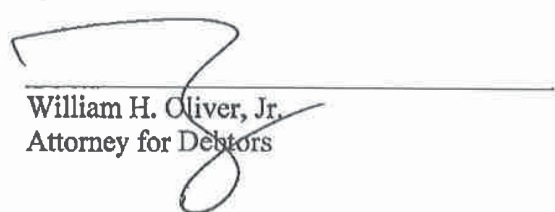
ORDERED that the Trustee is authorized to pay the Secured Creditor in the amount of \$9,250.00 at 6.7% totaling \$10,236.00 for the life of the plan (three years).

ORDERED that secured creditor, Manufacturers & Traders Trust Company (M&T) is not required to release the lien until the debtors' receive a discharge of the unsecured portion.

Consent to the foregoing is hereby made:



Douglas J. Smillie
Attorney for M&T Bank



William H. Oliver, Jr.
Attorney for Debtors

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Gary Stilwell, Sr.
Amy Stilwell
Debtors

Case No. 19-20291-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2019.
db/jdb +Gary Stilwell, Sr., Amy Stilwell, 27 Fennel Ct, Manchester Township, NJ 08759-5171

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Douglas J. Smillie on behalf of Creditor M&T Bank dsmillie@flblaw.com, ccharlton@flblaw.com
Kevin Gordon McDonald on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor Monmouth County Postal Employees Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Gary Stilwell, Sr. bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Joint Debtor Amy Stilwell bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 7